

EXHIBIT B

Exhibit B**Asserted Claims of U.S. Patent No. 5,793,302 with Disputed Terms/Phrases Referenced**

| <u>Term Ref. Nos.</u> | <u>Asserted Claims of the '302 Patent</u> |
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| 1, 2, 3, 5, 12, 27 | <p>7. A method for coding first information, the method comprising:</p> <p>coding the first information using second information and then coding the result using third information, at least one of the second and third information being associated with at least one entity, the entity comprising a person or a computer program, wherein a credential having non-secret information stored therein is previously issued to at least one entity by a trusted entity, the non-secret information including the second or third information.</p> |
| 2, 6, 7, 8, 9, 28, 29, 30, 31, 32, 36 | <p>41. A method for authenticating the transfer of funds from a first account associated with a first party to a second account associated with a second party, the first account information being stored in a first storage means, and the second account information being stored in a second storage means, the method comprising:</p> <p>receiving funds transfer information from the first party, including at least information for identifying the first account of the first party, and information for identifying the second account of the second party, and a transfer amount;</p> <p>generating a variable authentication number (VAN) using at least a portion of the received funds transfer information;</p> <p>a third party for determining whether the at least a portion of the received funds transfer information is authentic by using the VAN; and</p> <p>transferring funds from the first account of the first party to the second account of the second party if the at least a portion of the received funds transfer information and the VAN are determined to be authentic.</p> |

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| 15, 31 | 43. ¹ The method of claim 41 wherein the funds transfer comprises a payment made by the first party to the second party . |
| 2, 15, 31, 33, 34 | 44. The method of claim 43 wherein prior to payment being made to the second party , the first party is presented with the second party's invoice, and after the payment is made to second party , the accounts receivable associated with the second party , and the accounts payable associated with the first party are updated. |
| 8, 11 | 46. The method of claim 41 wherein the VAN is generated by using an error detection code derived by using at least a portion of the funds transfer information. |
| 2, 3, 4, 5, 6, 8, 12, 31 | 47. The method of claim 41 for further securing the transfer of funds, at least one party being previously issued a credential by a trusted party , the credential information including information associated with the at least one party , and a second variable authentication number (VAN1) , the VAN1 being used to secure at least a portion of the credential information to the at least one party , authentication and the transfer of funds being denied to the at least one party if the at least a portion of the credential information cannot be secured to the at least one party by using the VAN1 . |
| 2, 3, 4, 5, 6, 7, 8, 9, 12, 29, 30, 31, 35, 36 | <p>51.² A method for authenticating the transfer of funds from an account associated with a first party to an account associated with a second party, a credential being previously issued to at least one of the parties by a trusted party, the information stored in the credential being non-secret, the method comprising:</p> <p>receiving funds transfer information, including at least information for identifying the account of the first party, and information for identifying the account of the second party, and a transfer amount;</p> <p>generating a variable authentication number (VAN) using at least a portion of the received funds</p> |

¹ Plaintiff asserts claim 44 which is dependent upon claim 43. Claim 43 itself is not asserted.

² Plaintiff asserts claim 53 which is dependent upon claim 51. Claim 51 itself is not asserted.

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| | <p>transfer information;</p> <p>determining whether the at least a portion of the received funds transfer information is authentic by using the VAN and the credential information; and</p> <p>transferring funds from the account of the first party to the account of the second party if the at least a portion of the received funds transfer information and the VAN are determined to be authentic.</p> |
| 15, 31 | 53. The method of claim 51 wherein the funds transfer comprises a payment made by the first party to the second party . |